

ABSTRACT OF THE INVENTION

5 The present invention comprises an apparatus and method
for generating and storing an electronic portrait of a buyer
within a personal device such as a mobile telephone. An
electronic portrait enables the generation of a physical
10 identifier for comparison to the buyer by a seller during a
transaction. Using the physical identifier transmitted to
the seller via a wireless communications link, the seller can
establish whether or not the buyer is authorized to make the
transaction.